



23641

PATENT TRADEMARK OFFICE

**BARNES & THORNBURG**

600 One Summit Square  
Fort Wayne, Indiana 46802  
(219) 423-9440

**PATENT APPLICATION**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Form: PTO/SB/21 (6-98)

Customer No.: 23641

Application No.: 09/804,667

Filing Date: March 12, 2001

Attorney  
Docket No.: 37168/82320

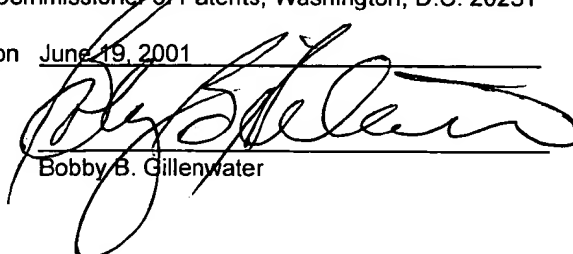
First Named  
Inventor: Jeffrey K. Dellinger, et al.

Title: METHOD AND APPARATUS FOR  
PROVIDING RETIREMENT INCOME  
BENEFITS

Certificate Under 37 CFR 1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner of Patents, Washington, D.C. 20231

on June 19, 2001

  
Bobby B. Gillenwater

**TRANSMITTAL FORM**

(to be used for all correspondence after initial filing)

**ENCLOSURES (check all that apply)**

- ☐ Fee Transmittal Form
- ☐ Fee Attached
- ☐ Amendment/Response
  - ☐ After Final
  - ☐ Affidavits/declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☒ Information Disclosure Statement
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts/Incomplete

- Application
  - ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53
  - ☐ Assignment Papers (for an Application)
  - ☐ Drawing(s)
  - ☐ Licensing-relating Papers
  - ☐ Petition Routing Slip (PTO/SB/69) and Accompanying Petition
  - ☐ Petition to Convert to a Provisional Application
  - ☐ Power of Attorney, Revocation Change of Correspondence Address
  - ☐ Terminal Disclaimer

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- ☐ Request for Refund
- ☐ After Allowance Communication to Group
- ☐ Appeal Communication to Board of Appeals and Interferences



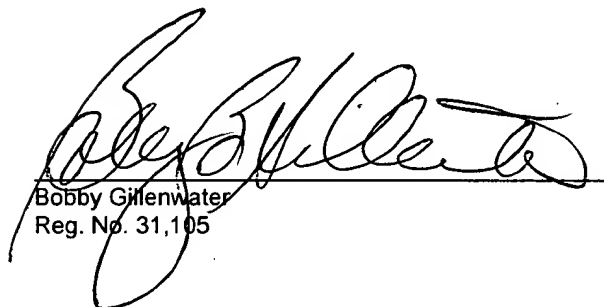
- ☐ Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
- ☐ Proprietary Information
- ☐ Status Letter
- ☒ **Additional Enclosure(s)**  
(please identify below):

**Receipt Postcard**  
**Copies of Disclosures (18 patents; and 3**  
**"Other Prior Art").**

Remarks:

Date: June 19, 2001

FWDS01 BBG 140216

  
Bobby Gillenwater  
Reg. No. 31,105



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**INFORMATION DISCLOSURE STATEMENT**

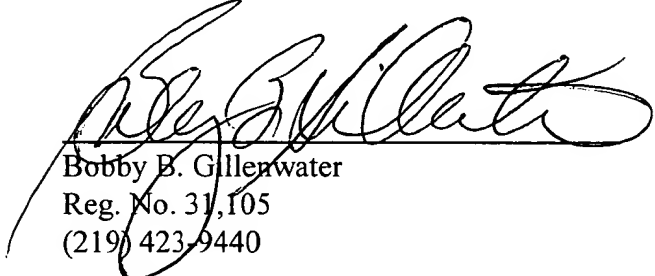
Assistant Commissioner of Patents  
Washington, D.C. 20231

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached form PTO/SB/08. It is respectfully requested that the references be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Respectfully submitted,



Bobby B. Gillenwater  
Reg. No. 31,105  
(219) 423-9440

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT  
BY APPLICANT

(Use as many sheets necessary)

JUN 22 2001

Complete if Known

Application Number	09/804,667
Filing Date	March 12, 2001
First Named Inventor	Jeffrey K. Dellinger, et al.
Group Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	37168/82320

Sheet

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of

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## U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	A.A	4,055,757		Tillman, et al.	10-25-1977	
	A.B	5,291,398		Hagan	3-1-1994	
	A.C	5,631,828		Hagan	5-20-1997	
	A.D	5,752,236		Sexton, et al.	5-12-1998	
	A.E	5,754,980		Anderson, et al.	5-19-1998	
	A.F	5,761,441		Bennett	6-2-1998	
	A.G	5,893,071		Cooperstein	4-6-1999	
	A.H	5,926,792		Koppes, et al.	7-20-1999	
	A.I	5,930,760		Anderton, et al.	7-27-1999	
	A.J	5,933,815		Golden	8-3-1999	

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	A.K							
	A.L							
	A.M							
	A.N							
	A.O							

EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 If possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(Use several sheets if necessary)

Application Number	09/804,667
Filing Date	March 12, 2001
First Named Inventor	Jeffrey K. Dellinger, et al.
Group Art Unit	Unknown
Examiner Name	Unknown
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Sheet

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of

3

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		Number	Kind Code <sup>2</sup> (if known)			
	B.A	5,940,810		Traub, et al.	8-17-1999	
	B.B	6,058,377		Traub, et al.	5-2-2000	
	B.C	6,061,661		Hagan	5-9-2000	
	B.D	6,064,969		Haskins	5-16-2000	
	B.E	6,064,983		Koehler	5-16-2000	
	B.F	6,064,986		Edelman	5-16-2000	
	B.G	6,085,174		Edelman	7-4-2000	
	B.H	6,105,865		Hardesty	8-22-2000	
	B.I					
	B.J					

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First Named Inventor	Jeffrey K. Dellinger, et al.
Group Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	37168/82320

Sheet 3 of 3

## OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	D.A	AnnuiSHARE™ Consumer Brochure, Version 1.20, 4/6/99; Cover: <u>AnnuiSHARE™ Lifetime Income Annuity; SHAREways to an enhanced and secure future in retirement</u> ; (see inside cover, pages 3-6, inside back cover and back cover).	
	D.B	<i>The Mechanics of Variable Annuitization</i> ; by Jeffrey K. Dellinger, FSA, MAAA; 9/94; Published in VARDS "Executive Series"	
	D.C	Internal Revenue Service Private Letter Ruling 9237030, June 16, 1992 [Code Sec. 72]	
	D.D		
	D.E		
	D.F		
	D.G		
	D.H		
	D.I		
	D.J		

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